WHAT IS CLAIMED IS:

1. A method of receiving a check identifier entered by a user, the method comprising:

requesting a user to review an original check identifier in MICR format, the original check identifier including a plurality of fields separated by separator symbols, the plurality of fields including a routing number field, an account number field and a check number field;

instructing the user to replace the separator symbols of the original check identifier in MICR format with replacement symbols, thereby obtaining a substitute check identifier with replacement symbols;

requesting the user to enter the substitute check identifier; and

identifying the routing number field, the account number field and the check number field within the entered substitute check identifier.

2. The method of Claim 1 wherein the users uses a computer keyboard to enter the replacement symbols.

3. The method of Claim 1 wherein the users uses a telephone keypad to enter the replacement symbols.

4. A method comprising instructing a user to replace the separator symbols within an original MICR format check identifier with replacement symbols, thereby obtaining a substitute check identifier.

5. The method of Claim 4 further comprising instructing the user to enter the substitute check identifier with a computer keyboard.

6. The method of Claim 4 further comprising instructing the user to enter the substitute check identifier with a telephone keypad system.

7. A check entry system comprising:

a first instruction module configured to instruct a user to replace the separator symbols within an original MICR format check identifier with replacement symbols, thereby obtaining a substitute check identifier; and

a second instruction module configured to instruct the user to enter the substitute check identifier into a compute system or a telephone system.

8. A method comprising instructing a user to replace the separator symbols within an original MICR format check identifier with replacement symbols, thereby obtaining a substitute check identifier.

9. The method of Claim 8 further comprising instructing the user to enter the substitute check identifier with a computer keyboard.

10. The method of Claim 8 further comprising instructing the user to enter the substitute check identifier with a telephone keypad system.

11. A method of receiving a check identifier during a check transaction, the method comprising:

receiving a substitute check identifier, the substitute check identifier comprising a routing number, an account number and a check number, the substitute check identifier further including at least one replacement symbol wherein the replacement symbol substitutes for at least one separator symbols within a MICR line; and

processing the substitute check identifier to identify at least one of the routing number, the account number and the check number.

12. The method of Claim 11 wherein the replacement symbol is a symbol from a computer keyboard.

13. The method of Claim 11 wherein the replacement symbol is a symbol from a telephone keypad.

14. The method of Claim 11 wherein the replacement symbol is an asterisk.

15. The method of Claim 11 wherein the replacement symbol is a "#" symbol.

16. The method of Claim 11 wherein the act of processing the substitute check identifier identifies the routing number by searching for a field comprising at least nine digits.

17. The method of Claim 11 wherein the act of processing the substitute check identifier identifies the routing number by searching for a field comprising a predetermined number of digits.

18. The method of Claim 11 wherein the act of processing the substitute check identifier identifies the routing number by searching for a field that is not the last field within the substitute check identifier.

19. The method of Claim 11 wherein the act of processing the substitute check identifier identifies the account number by first identifying the routing field.

20. The method of Claim 11 wherein the act of processing the substitute check identifier identifies the check number by comparing the fields in the substitute check identifier to a separately entered check number.

21. The method of Claim 11 wherein the replacement symbol exists between the account number and the routing number.

22. The method of Claim 11 wherein the replacement symbol exists between the account number and the check number.

23. The method of Claim 11 wherein the replacement symbol exists at the beginning of the check identifier.

24. A method of receiving a check identifier during a check transaction, the method comprising:

receiving from a user, a substitute check identifier, wherein the substitute check identifier has at least one replacement symbol that is used in lieu of a separator symbol within an original check identifier; and

parsing the received substitute check identifier to distinguish at least one of the routing number field, the account number field and the check number field.

25. The method of Claim 24, wherein the user is a customer.

26. The method of Claim 24, wherein the user is a merchant operator.

27. The method of Claim 24, further comprising:

verifying that the entered substitute check identifier includes at least one replacement symbol; and

if the substitute check identifier does not include at least one replacement symbol, instructing the user to enter a substitute check identifier with at least one replacement symbol.

28. The method of Claim 24, wherein the act of parsing comprises identifying a first nine-digit distinguished field within the substitute check identifier as the routing number.

29. The method of Claim 24, wherein the act of parsing comprises identifying a distinguished field that matches the user-entered check number as the check number field, and identifying the routing number field.

30. A system for processing a check transaction, the system comprising a receiving module that is configured to receive a substitute check identifier, wherein the substitute check identifier comprises at least one replacement symbol that replaces at least one separator symbol within an original check identifier.

31. The system of Claim 30 wherein the replacement symbol is a generic symbol.

32. The system of Claim 30 wherein the replacement symbol originates from a computer keyboard.

33. The system of Claim 30 wherein the replacement symbol originates from a telephone keypad.

34. A system comprising a parsing module configured to distinguish at least one field within the substitute check identifier wherein the substitute check identifier has at least one replacement symbol such that the replacement symbol replaces a separator symbol in a MICR line associated with a check transaction.

35. The system of Claim 34 wherein the parsing module is further configured to identify the routing number field.

36. The system of Claim 34 wherein the parsing module is further configured to identify the account number field.

37. The system of Claim 34 wherein the parsing module is further configured to identify the check number field.

38. A system for receiving a check identifier during a check transaction, the system comprising a means for receiving a substitute check identifier, wherein the substitute check identifier comprises at least one replacement symbol that replaces at least one separator symbol within an original MICR format check identifier with at least one generic symbol.